

FILED

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

2014 APR -1 A 10:25

In the matter of:

CITY OF DETROIT, MICHIGAN
U.S. BANKRUPTCY
E.D. MICHIGAN-DETROIT

Case No. 13-53846-swr

Chapter 9

Hon. STEVEN W. RHODES

Debtor _____/

**OBJECTION TO CITY OF DETROIT'S DISCLOSURE STATEMENT
WITH RESPECT TO PLAN OF ADJUSTMENT [DOCKET 2709]**

FILED BY: Mary Jo Vorikamp

_____ hereby states his/her/their OBJECTION TO:

CITY OF DETROIT'S DISCLOSURE STATEMENT WITH RESPECT TO PLAN OF
ADJUSTMENT [DOCKET 2709]

for the following reasons.

1. I we am/are interested in the Bankruptcy of the City of Detroit because _____ I am a current employee of the Detroit Public Library covered by the _____ General Retirement system, my parents are retirees and many of my friends are retirees. _____

2. I we object to the above filing because: The Emergency Manger law is unconstitutional. It is a violation of the Contracts clause in the Constitution.

The Emergency Manager Law is a violation of civil rights and voting rights in Michigan. Almost all of the people involved in organizations taken over by the state have been African American.

The pensioners of Detroit never loaned the city money and should not be part of the bankruptcy.

3. I have have not attached additional sheets to explain and establish my position.

I hereby certify that the statements made herein are true and correct under penalty of perjury and contempt of Court under the laws of the United States of America.

Wherefore I/ we request the Court will deny the relief sought in said filing.

Name: Mary Jo Vorikamp

Signature: [Signature]

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New Haven MI 48048

Email: mary313franklin@gmail.com

Dated: March 31, 2014

The Emergency Manager law is unconstitutional. It is a violation of the Contracts clause in the Constitution.

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The State of Michigan will not fund this program.

Therefore this was all a waste of time and taxpayers money. This legislature is mostly the same people that passed PA 436 immediately after PA 4 was turned down by the voters and allowed all of this. This is the same legislature that has reduced revenue sharing over \$700,000,000 between decreased revenue sharing and lost income tax revenue. <http://bridgemi.com/2013/03/handshake-deal-with-state-haunts-detroit/>

There is no guarantee that the State Legislature will not immediately revoke funding in the next fiscal year. Where is the guarantee for that? But we aren't allowed to sue, even if the laws change in our favor.

Why the rush on all of this. After years of mismanagement, what's a few more months? Shouldn't many of the conflicts be resolved before the bankruptcy is finalized?

I am all for the DWSD and Parking and HUD building in Detroit, but if my parents can't afford food, I don't see why they get 100% and retirees are losing 47% of their Michigan Constitutionally guaranteed pension and loss of contractually guaranteed health insurance which is huge additional expense and decrease in effective benefits.

The Pension board will be appointed by private foundations that donate to the settlement? How is that government oversight of taxpayer funds?

The State of Michigan's own MERS fund is assuming 8%.
<http://www.mersofmich.com/Portals/0/Assets/Resources/MERS-2011AnnualActuarialValuation-Appendix.pdf>
but Detroit's GRS cannot be higher than 6.5% even if the investment climate improves over the next 10 years.

How can they take back money already paid to people they are already taking 47% of their income from? If Vanguard or Merrill Lynch tried that people would riot in the streets.

Why aren't employees that were injured on the job not getting health insurance? If I got hurt fighting a fire or being shot as a police officer, shouldn't those injuries be taken care of? If I get killed on the job, shouldn't I not have to worry about my family's health insurance?

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If DWSD becomes a private company what happens to their pension money and pensioners?

I don't see how the debts of the DWSD become debts of the city (used in the rationale for bankruptcy) if the revenues of DWSD can't be used by the city?

We need a forensic audit, especially looking at DWSD and Planning and Development. These are the two biggest organizations within the city with the largest private contracts. As that is done, it needs to be correlated with the friends and family plan of employees, donors and administrators.

DDOT As a manager of an organization in this city DDOT needs improvement. My customers and employees can't depend on reliable public transportation. This means my employees, like a 65 year old woman and 21 year old woman are standing at 9 p.m. at night for sometimes an hour in 10 degree weather on the streets of a city determined my many to be one of the most dangerous in the country under burned out streetlights hoping the bus actually will come. At the same time the bus drivers are telling me that there are 4 drivers waiting at the terminal to work, because there aren't any busses for them to drive. How can parents bring the children to the library to use a proven technique of improving literacy skills in children (free reading) if they need to deal with a situation like the one above.

Parking

Last time I parked in a Detroit lot the employee didn't even ring up my money on a cash register. You can only pay cash. No offense to the employees but that's a situation ripe for theft.

So instead of monetizing parking for the long term, keeping Detroit's investment and returns in parking, they will sell off Detroit's parking assets.

Income Taxes

As a non-resident employee in Detroit, I have had taxes taken out of my check for the past 27 years. I have no problems with that; I contribute to the city I serve. How much back income tax money is out there from employers not collecting that even may be getting tax breaks from the same city?

Property Taxes

Since we're looking at Detroit like a business, isn't one of the first things a turnaround team looks at is the assets and maximizing assets of a business. Isn't property and developed property one of Detroit's greatest current assets? Shouldn't all efforts be going into preserving property in Detroit? If we triage the property, shouldn't most of the efforts be going into rescuing and rehabbing the properties on the borderline? When houses first go empty? Shouldn't demolition be targeted at the houses in the most populated neighborhoods (sorry Brightmoor)?

Shouldn't we be suing the banks for offering mortgages that have been proven in other courts that knowingly made loans to people they knew wouldn't be able to pay them back. And many of these organizations targeted African Americans, a violation of equal protection under the law. These are the same companies that have helped destroy this tax base. And some of them are participating in the swaps that have cost taxpayers millions in extra cost too?

5(A) p. 33 The 13th payment was not the "most damaging". What was "most damaging" was the real estate collapse and the stock market collapse.

C(4) Hello it's a city – a service organization. You don't hear anyone saying a call center has x% of it's revenue going to labor – it's supposed to be like that. If you didn't have staff to help – a city wouldn't do anyone any good.

Staffing, Bumping and Limitations on Employer are all no cost items.

C(7) We need to talk about prevention, both long term and short term. I don't even see it mentioned in this section. Treating crime, especially among young people as a public health problem would really help reduce crime and the costs to the city both direct (police calls, ambulance calls, court fees) and indirect (lost income tax from lost wages from young people injured or killed in violent acts).

Blight reduction needs to be targeted.

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